

## Federal Rate Review Grants September 2012 to June 2013 Select Planned Activities

### Introduction

The State of Rhode Island Office of the Health Insurance Commissioner (OHIC) has received approximately \$4.7 million in federal rate review grant funds through the Affordable Care Act (ACA) to support five goals. These five goals are to:

1. Expand the scope of current rate review activities
2. Enhance the rate review process through staffing
3. Improve consumer protection standards and communications in the rate review process
4. Institutionalize the rate review program
5. Engage health insurers in delivery system transformation

The purpose of this document is to provide the Health Insurance Advisory Council (HIAC) with information concerning the key activities that OHIC intends to undertake from September 2012 to June 2013 in order to move the goals listed above forward.

### Select Planned Activities

Select activities undertaken with support from the grant funds are described below.

#### September 2012 to June 2013 Select Planned Activities and Descriptions

Activity	Description	Goal(s) Supported
1. Create medical expense trend target methodology	A detailed methodology for defining a medical expense trend target will be created based on HIAC recommendations.	1. Expand scope of rate review 5. Transform delivery system
2. Evaluate impact of Affordability Standards	A comprehensive evaluation of the Affordability Standards that will examine their impact on affordability and delivery system reform will be completed and disseminated.	1. Expand scope of rate review 5. Transform delivery system

Activity	Description	Goal(s) Supported
3. Work with community organization to engage consumers in rate review process	Education and engagement activities will continue through the Small Employer Health Insurance Task Force on issues such as the: Affordability Standards, medical expense trend target, and benefit design.	3. Improve consume protection 4. Institutionalize rate review
4. Evaluate hospital payments	A study examining the impact on affordability of inpatient and outpatient price trends by insurer will be finalized and disseminated. Work will also begin on a second study that will further enhance understanding of price trends.	1. Expand scope of rate review 5. Transform delivery system
5. Align rate review process with ACA changes	A plan will be developed and implemented to revise the current rate review process to ensure all changes— such as those related to benefits and the level of review— required by the ACA are met.	5. Transform delivery system
6. Support expansion of the Rhode Island Chronic Care Sustainability Initiative (RI-CSI)	Funding will be provided to support the spread of best practices developed by the 13 pilot sites to the wider primary care community.	5. Transform delivery system
7. Develop all-payer claims database rate review analytic and reporting plan	As the APCD is implemented, it will substantially support OHIC's rate review process. The development of the plan will ensure that OHIC's needs are met.	5. Transform delivery system
8. Redesign OHIC website to improve public access to rate filings	OHIC will redesign its website to facilitate more substantive public engagement with insurer data submitted as a part of the rate review process and with OHIC analysis of these data.	3. Improve consume protection
9. Continue enhanced staffing capacity supporting affordability initiatives	Support for Director of Analytics, Principal Policy Associate, Program Manager, and Special Projects Coordinator positions will continue to ensure that adequate staffing resources exist to make progress on all activities.	2. Enhance rate review staffing

Over the course of the year, OHIC will provide updates on the progress made on these activities.